



State of Hawaii Employer-Union Health Benefits Trust Fund Newsletter for Active Participants ISSUE #1 - 2007



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**State of Hawaii
EUTF**

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EUTF Customer Service

*Local: 808-586-7390
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Message from the EUTF Chair

Aloha! It is my pleasure to extend greetings from the EUTF Board of Trustees. This is the first in what will be a series of quarterly EUTF newsletters. The purpose of the newsletter is to keep you informed about your benefits and to provide information that will help you understand what to expect from the EUTF. Each issue will have information from the insurers and third-party administrators that provide the benefits. The EUTF staff will provide insights into eligibility and enrollment. This issue focuses on the transition to new plans and especially the change from the previously insured prescription drug plan with HMSA to the now self-funded prescription drug plan administered on behalf of the EUTF by NMHC.

The EUTF Board of Trustees meets monthly at the offices of the EUTF. Meetings are open to the public and are well attended. Your Trustees are very conscientious in seeking the best possible benefits at a reasonable cost. As the retiree representative, I can assure you that the Board is very committed to maintaining benefits for current and future retirees.

Please take the time to digest the information in this and future newsletters. We will all be better served by the EUTF if we are active and well informed participants.

-Gerald Machida, Chair, Board of Trustees



Name the Newsletter Contest

This newsletter belongs to all EUTF participants; therefore, we would like you to help name it. EUTF administrative staff and Aon, the EUTF benefits consultant, will narrow down the submissions to 3 finalists and present them to the Board for final voting. All 3 finalists will receive a \$25 American Express gift card and will be mentioned in the next newsletter. Good Luck!

Email entries to:
EUTFnewsletters@yahoo.com or
Fax entries to: 808-540-4310

Prescription Drug Plan Transition (HMSA to NMHC)

As noted in the EUTF Open Enrollment guide, if you were enrolled in the HMSA PPP medical plan, including prescription drug coverage with HMSA, your new plan effective 7/1/07 would be EUTF Drug, administered by NMHC. The **prescription drug plan benefits did not change**, and most participants continued to obtain their prescriptions as in the past. However, a significant number of participants had difficulties in the transition that had them wondering if they had "lost" benefits. Many issues surfaced during the transition to NMHC, including coordination of benefits (see accompanying article), co-payments for brand name drugs with generic substitutes (when doctor indicates "do not substitute"), mail-order service, and co-pays for odd package sizes. The EUTF has been working diligently with NMHC to correct and address all issues as they are reported, and most now have been resolved. The EUTF issued a request for proposals (RFP) for all its benefit plans last fall. After an extensive procurement process, NMHC was selected as the drug vendor based on their competitive proposal.

Coordination of Benefits (COB)

For EUTF participants who have additional drug coverage under a plan other than the EUTF's, COB can now be handled at Point of Service (POS). Other carriers in the community may not be able to process these claims at POS, and their members are required to submit claims manually for reimbursement. Ask your pharmacy if they are able to process your claims electronically at POS.

NMHC Phone Number

For improved customer service, all NMHC services, including mail order, can be accessed through one toll-free number: 866-533-6977, 24 hours a day, 7 days a week.

NMHC "By the Numbers" (7/1 through 9/30/07)

- Number of Claims Paid: 469,622
- Number of calls handled: 81,013
- Dollar amount of claims paid: \$29.9 million
- Number of EUTF eligible membership covered under NMHC drug plans: 113,620
- Number of people (nationwide) enrolled in NMHC drug plans: nearly 9 million

State of Hawaii
Hawaii Employer-Union Health Benefits Trust Fund
P.O. Box 2121
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RETURN SERVICE REQUESTED

EUTF Newsletter for Active Participants (continued)

CARRIER UPDATES AND ARTICLES

Hawaii Dental Service (HDS)

Dentists encourage regular dental check-ups because they can reveal a lot about your overall health – more than 120 medical conditions, many of them life-threatening, can be detected in the early stages by your dentist. Some conditions can have an effect on your teeth and gums, such as diabetes, heart disease or cancer. Pregnancy can also affect the condition of your teeth and gums. Seeing a dentist is not a substitute for visits to a physician; but through regular check-ups, your dentist may be the first healthcare provider to diagnose a health condition. Your EUTF benefits plan provides coverage for dental examinations and cleanings. We encourage you and your family members to schedule an appointment today. Contact HDS customer service at 529-9310 on Oahu or toll-free at 866-702-3883.

HMSA

“Are You Stressed?”

Everyone has stress. Stress is the way you physically and emotionally react to change. Positive stress can help you concentrate, perform your best and reach your goal. Negative stress occurs when you have difficulty meeting the challenge. Sources of stress include high expectations of yourself, too many demands placed upon you, deadlines, divorce, loss of a job, or physical illness. No matter how stressed you are, help is always available. If you are an HMSA member and need help in handling stress, please call Behavioral Care Connection’s confidential line at 952-4400 on Oahu or toll-free at 888-225-4122. Contact HMSA customer service at 800-776-4672.

Kaiser Permanente

“Be Your Own Cause”

No one knows you better than yourself. Your hopes. Your dreams. Your goals for healthy living. Find health-related tools online at kp.org to help you be your best. Start a personalized healthy lifestyle program; explore featured health topics; get tools and tips to help you eat better. Nourish your mind – learn more about how you can fuel your body toward a healthier life. Find a class or make mouthwatering meals using healthy recipes. Live well and thrive. Contact Kaiser customer service at 432-5955 on Oahu or toll-free at 800-966-5955.

Royal State

“Back Pain Facts & Statistics”

Back pain is one of the most common reasons for absenteeism from work. As many as one-half of all working Americans admit to having back pain symptoms each year. Back pain is one of the costliest conditions in this country. Patients suffering from back pain consume more than \$90 billion in health care resources. Chiropractic physicians are trained in the diagnosis and management of back pain. Chiropractic spinal manipulation is a safe and effective treatment for mechanically related spinal pain. It can help to reduce pain, decrease medication, and rapidly advance physical therapy. For Chiropractic plan questions, contact Royal State at 621-4774 on Oahu or toll-free at 800-414-8845.

Standard Insurance Company (The Standard)

Ranked among the top ten group life insurance carriers, The Standard has a century of industry knowledge and more than five decades of employee benefits experience. Your life insurance benefit is provided by the EUTF, at no cost to you, and you are automatically enrolled in The Standard Life Insurance plan. All you need to do is make sure your beneficiary designation is up-to-date and the original, completed form has been sent to The Standard. Beneficiary Designation/Change forms can be printed from the EUTF website, or you can call the local Standard office to request the form. The local Standard office is located across the hall from the EUTF offices, in the City Financial Tower, 201 Merchant Street, Suite 1510; their mailing address is P.O. Box 3160, Honolulu, HI 96802. Office hours are 7:30am to 4:30pm M-F. You can contact The Standard, toll-free at 888-408-2298.

Vision Service Plan (VSP)

Did you know eye exams can tell a lot about the health of your eyes and your overall wellness? They can help VSP doctors catch the earliest signs of serious eye and health conditions, like glaucoma and high cholesterol. A dilated eye exam is especially important if you have a condition like diabetes, even if you aren’t having problems with your vision. If you have Type 1 diabetes, you’re at higher risk for diabetic eye disease. Your VSP plan already covers dilation and as of September 1, it also offers additional services through the Diabetic Eyecare Program to members with Type 1 diabetes. Visit vsp.com for more information, or call VSP member services at 800-877-7195.

This is YOUR newsletter and its success and value will depend on your participation, suggestions and input!

Email your ideas to:

EUTFnewsletters@yahoo.com